



DISTRICT COURT OF MARYLAND FOR

HARFORD COUNTY

LOCAL AT COURT ADDRESS

CASE 1:16-cv-02361-JKB Document 2 Filed 06/23/16 Page 1 of 6

2 S. BOND STREET
BEL AIR, MD 21014

CASE NO.

CV

1884-2014

PARTIES

Plaintiff

CHARLES GREEN
1217 BRICE SQUARE
BELCAMP, MARYLAND 21017

VS.

Defendant(s):

1. SOUTHWEST CREDIT SYSTEMS,
4120 INTERNATIONAL PKWY #1100
CARROLLTON, TEXAS 75007

R/A

3. THE CORPORATION TRUST
COMPANY @ 351 W. —
CAMDEN STREET
BALTIMORE, MD 21201

4.

Serve by:

☒ Certified Mail
☐ Private Process
☐ Constable
☐ Sheriff

Serve by:

☐ Certified Mail
☐ Private Process
☐ Constable
☐ Sheriff

Serve by:

☐ Certified Mail
☐ Private Process
☐ Constable
☐ Sheriff

Serve by:

☐ Certified Mail
☐ Private Process
☐ Constable
☐ Sheriff

ATTORNEYS

For Plaintiff - Name, Address, Telephone Number & Code

IN SUPPORT OF JUDGMENT

☒ \$5,000 or under ☐ over \$5,000 ☐ over \$10,000Clerk: Please docket this case in an action of ☐ contract ☒ tort
☐ replevin ☐ detinue ☐ bad faith insurance claim

The particulars of this case are:

PLEASE SEE
THE ATTACHED
COMPLAINT!

(See Continuation Sheet)

The Plaintiff claims \$ 3,500, plus interest of \$ 0,
Interest at the ☐ legal rate ☐ contractual rate calculated at 8 %,
from — to — (— days x \$ 8
per day) and attorney's fees of \$ 0 plus court costs.☐ Return of the property and damages of \$
for its detention in an action of replevin.
☐ Return of the property, or its value, plus damages of
\$ for its detention in action of detinue.
☒ Other: \$3,500 PLUS ACCT. DELETION
and demands judgment for relief.

Signature of Plaintiff/Attorney/Attorney Code

Printed Name: CHARLES GREEN

Address: 1217 BRICE SQ. BELCAMP, MD 21017

Telephone Number: 443-657-13820

Fax:

E-mail: cagreen74@ymail.com

MILITARY SERVICE AFFIDAVIT

☐ Defendant(s) is/are in the military service.
☒ No Defendant is in the military service. The facts supporting this statement are: CHECKED D.O.D WEBSITE

Specific facts must be given for the Court to conclude that each Defendant who is a natural person is not in the military.

☐ I am unable to determine whether or not any Defendant is in military service.

I hereby declare or affirm under the penalties of perjury that the facts and matters set forth in the foregoing Affidavit are true and correct to the best of my knowledge, information, and belief.

MAY 27, 2016

Date

Signature of Affiant

APPLICATION AND AFFIDAVIT IN SUPPORT OF JUDGMENT

Attached hereto are the indicated documents which contain sufficient detail as to liability and damage to apprise the Defendant clearly of the claim against the Defendant, including the amount of any interest claimed.

☐ Properly authenticated copy of any note, security agreement upon which claim is based ☐ Itemized statement of account ☐ Interest worksheet
☐ Vouchers ☐ Check ☐ Other written document ☐ Verified itemized repair bill or estimateI HEREBY CERTIFY: That I am the ☐ Plaintiff ☐ of the Plaintiff herein and am competent to testify to the matters stated in this complaint, which are made on my personal knowledge; that there is justly due and owing by the Defendant to the Plaintiff the sum set forth in the Complaint.

I solemnly affirm under the penalties of perjury and upon personal knowledge that the contents of the above Complaint are true and I am competent to testify to these matters.

Date

Signature of Affiant

NOTICE TO DEFENDANT**Before Trial**

If you agree that you owe the Plaintiff the amount claimed, you may contact the Plaintiff (or Plaintiff's attorney) before the trial date to arrange payment. If you wish to contest the claim, you should notify the clerk's office by filing a Notice of Intent to Defend (located at the bottom of your summons). The case will be set for trial. If you wish to have your witnesses appear at trial, you should contact the clerk's office at least two weeks before the trial date to request subpoenas, and you should bring to court on the trial date any evidence you want the Court to consider. If you do nothing, a judgment could be entered against you.

If Judgment is Entered Against You (If You Lose)

IF YOU DISAGREE WITH THE COURT'S RULING, you may:

1. **APPEAL** to the Circuit Court, by filing a Notice of Appeal in the District Court within **30 days** after the entry of judgment. You will have to pay a filing fee (see Guide to Appeal Fees, DCA-109A), unless the Court determines that you are indigent. If the amount of the claim, not counting court costs, interest, and attorney's fees, is:
 - **more than \$5,000**, you will also have to order and pay for a transcript of the District Court trial record, by contacting the District Court clerk's office (see Transcripts & Recordings Brochure, DCA-027BR).
 - **\$5,000 or less**, you will have a new trial in the Circuit Court.

On your trial date you should bring with you any evidence that you want the Court to consider.

2. File a **MOTION FOR A NEW TRIAL** within **10 days** after the entry of judgment, stating your reasons clearly. If the Court denies your Motion, you may still file an appeal; if the Court grants your Motion, you must appear in the District Court for a new trial.
3. File a **MOTION TO ALTER OR AMEND THE JUDGMENT** within **10 days** after entry of judgment.
4. File a **MOTION TO REVISE OR VACATE THE JUDGMENT** within **30 days** after entry of judgment.

IF YOU DECIDE NOT TO APPEAL AND NOT TO FILE ONE OF THE ABOVE MOTIONS, you may contact the Plaintiff or Plaintiff's attorney to arrange to pay the amount owed. If you do not pay the amount owed, the Plaintiff or Plaintiff's attorney may initiate further proceedings to enforce the judgment, including:

1. **Interrogatories:** You must answer these written questions about your income and assets in writing under penalties of perjury.
2. **Oral Examination:** You must appear in court to testify in response to questions about your assets and income.
3. **Writ of Execution:** The Court may issue a writ requiring the sale or seizure of any of your possessions except, with some exceptions, property that is exempt from execution. The exemptions are explained in detail on the reverse side of the Writ of Execution form, DC-CV-040. Further, the Court could order you to pay additional expenses such as towing, moving, storage fees, advertising costs, and auctioneer's fees incurred in executing the writ.
4. **Garnishment of Property:** The Court may issue a writ ordering a bank or other agent to hold your assets until further court proceedings.
5. **Garnishment of Wages:** The Court may issue a writ ordering your employer to withhold a portion of your wages to pay your debt. The law provides certain exemptions from garnishment.

If you have any questions, you should consult an attorney. The clerk of the Court is not permitted to give you legal advice. More information can be found in court brochures located in the clerk's office or online at: http://www.mdcourts.gov/district/public_brochures.html.

NOTICE TO PLAINTIFF

1. If the Court enters a judgment for a sum certain, you have the right to file for a lien on real property.
2. If you disagree with the outcome of the case, you have the same post-trial rights as the Defendant does: you may file an Appeal, a Motion for New Trial, a Motion to Alter or Amend the Judgment or a Motion to Revise or Vacate the Judgment. See above for further information concerning these rights.

**IN THE DISTRICT COURT OF MARYLAND
FOR HARFORD COUNTY**

RECEIVED
MAY 27 2:50
DISTRICT COURT OF MD #09
JUDGE EL AIR MD

CHARLES GREEN
1217 BRICE SQUARE
BELCAMP, MARYLAND 21017

Plaintiff,

Vs.

SOUTHWEST CREDIT SYSTEMS, L.P.
4120 INTERNATIONAL PKWY #1100
CARROLLTON, TEXAS 75007

Defendant.

CASE NO.:

COMPLAINT

JURY TRIAL DEMANDED

NOW COMES the Plaintiff, CHARLES GREEN and avers the following:

1. The Defendant has reported false erroneous and fictitious information about me that has been dispersed nationwide. (Please see EXH-A, i.e., Plaintiff's credit profile attached)
2. The Defendant after being notified that the alleged account #5561XXXX was in fact false and reporting in error did nothing to correct plaintiff's credit profile. (EXH-A)
3. As a result of Defendant's erroneous reporting of alleged account on Plaintiff's credit profile, Plaintiff has been subjected to higher down payments, higher interest rates and numerous denials of credit.
4. The Defendant has caused Plaintiff to be denied increased credit lines as a result of erroneous and fictitious information being dispersed nationwide in error.
5. The Defendant has submitted the following information about Plaintiff in the State of Maryland, delegating jurisdiction over same.

CLAIM #1 PERSONAL & FINANCIAL INJURY

Per the FACTS set forth in paragraphs 1-5, the Defendant has perpetrated a tort of personal as well as financial injuries to the Plaintiff in this case. 50 Am Jur. 2d Libel & Slander §155 & §256 hold that parties affected by false and erroneous reports constitute liability for the libel and slander dispersed abroad.

CLAIM #2 CIVIL LIABILITY FOR WILLFUL NONCOMPLIANCE

A. Per the FACTS set forth in ¶1-5, the defendant perpetrated an act(s) of personal injury on Plaintiff by false & misleading information. See Koropoulous v. Credit Bureau, Inc., 734 F2d 37 (D.C. 1987), where the court held, "Credit reports containing factually correct information that nonetheless **mislead** their readers are neither maximally accurate within the meaning of Fair Credit Reporting Act nor fair to consumers who are subject of report." Also, Henson v. CSC Credit Services, 29 F3d 280 (7th Cir. 1994) where the court held, "Credit reporting agency that negligently violates Fair Credit Reporting Act (FCRA) is potentially **liable** for ACTUAL DAMAGES, costs and attorney fees." Finally, in Spence v. TRW, INC., 92 F3d 380 (6th Cir. 1996), the court held, "Showing on **INACCURACY** is essential element of CLAIM under Fair Credit Reporting Act." Please see Plaintiff's EXHIBIT-A as MATERIAL EVIDENCE to substantiate CLAIM(S) of "inaccuracy of credit report." 15 U.S.C.S §1681n & §1681o.

CLAIM #3 CRA'S & FURNISHER'S LIABILITY FOR DAMAGES

A. Per the FACTS set forth in ¶1-5, the Defendant has perpetrated a tort of liability against the Plaintiff in this case. 15 USCS §1682(e)(b), "to establish **LIABILITY** against the Defendant in this case under 15 use §1681(e)(b), consumer need not introduce direct evidence of unreasonableness of procedures, but in certain instances, " ... **INACCURATE CREDIT REPORTS BY THEMSELVES** can fairly be read as evidencing unreasonable procedures."

See Parker v. Parker, (2000 MD Ala) 124 F. Supp. 1216 and Ruffin-Thompkins v. EXPERIAN INFORMATION SOLUTIONS, INC., (2003 ND Ill) 2003 U.S. Dist. LEXIS 23647. See EXHIBIT-A, Plaintiff's personal credit profile with Defendant's false derogatory information posting. Again, Court is directed to see 15 USCS §1681n & §1681o to determine amount of plaintiff's claim to possibly be awarded.

CLAIM #4 MALICIOUS & WILLFUL INTENT TO INJURE

- A. Per the FACTS set forth in ¶1-5, the Defendant, after being notified that said information was false & misleading, continued to disperse same that made said actions now to be calculated, wanton & malicious. See REED v. EXPERIAN, INC., (2004 DC Minn) 321 F. Supp. 1109. Also, see Graham v. CSC Credit Services, Inc. (2004 DC Minn) 306 F. Supp. 873.

CLAIM #5 JURISDICTION OF COURTS

- A. Per the FACTS set forth in ¶1-5, the Defendant, by submitting this inaccurate information into Plaintiff's resident state, did delegate jurisdiction over this "controversy" to this Honorable Court per 15 USC §1681p. - Jurisdiction.

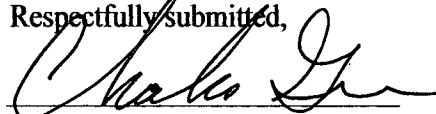
STATEMENT OF FACTS

SOUTHWEST CREDIT SYSTEMS, L.P. has furnished inaccurate information about plaintiff in error and did nothing to fix their errors. Plaintiff found out that defendant is attempting to collect funds for an alleged account that plaintiff never owned, more specifically a COMCAST cable bill from a false address @ 315 S. Highland Avenue in Baltimore City, an address that has never truly been associated with the plaintiff in this case. Plaintiff has faxed several documents to defendant asking same to please delete false derogatory information, but to no avail, which forced plaintiff's suit in this case.

R E L I E F

- A. Plaintiff requests injunctive relief ordering the Defendant to correct Plaintiff's credit profile(s) as identified in Exh-A, i.e.. credit reports(s). Delete negative false info.
- B. All expenses and any other relief this Court deems just.
- C. JURY TRIAL for DAMAGES.
- D. \$1,000 for actual damages and \$2,500 for punitive damages.

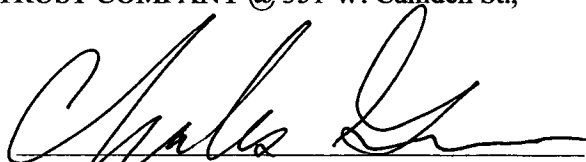
Respectfully submitted,



CHARLES GREEN, Pro-se
1217 Brice Square
Belcamp, Maryland 21017
(443) 657-3820
cangreen74@ymail.com

CERTIFICATE OF SERVICE

I, Charles Green do HEREBY CERTIFY that on the 27th day of May 2016, one true and correct copy of the foregoing dispositive Motion was mailed via U.S. First Class Postage prepaid to: Resident Agent c/o THE CORPORATION TRUST COMPANY @ 351 W. Camden St., Baltimore, MD 21201.


CHARLES GREEN, pro-se

COPIES TO:

SOUTHWEST CREDIT SYSTEMS, L.P.
4120 INTERNATIONAL PARKWAY #1100
CARROLLTON, TEXAS 75007